

In the Claims:

Please amend the claims as follows:

1. – 78. (Cancelled)

79. (Currently Amended) A method for issuing and redeeming payment vouchers comprising:

offering a prepaid voucher[[s]] for a plurality of subscriber retailers to a customer, said prepaid voucher[[s]] exchangeable by said customer for value from at least one of said subscriber retailers;

storing, by at least one computer, image data designated by at least one of said plurality of subscriber retailers in at least one database, said image data being based upon terms and conditions specific to said at least one subscriber retailer;

receiving, by said at least one computer, an order from said customer for said prepaid voucher; said order specifying a selected one of said plurality of subscriber retailers and including a payment from said customer;

accessing, by said at least one computer, said image data to determine an appearance of said prepaid voucher for said selected subscriber retailer;

generating, by said at least one computer, an image including said image data in response to receiving said order;

issuing, by said at least one computer, said prepaid voucher in response to receiving said order and said payment from said customer, said prepaid voucher including voucher information identifying said selected one of said plurality of subscriber retailers;

generating, by said at least one computer, a token associated with said prepaid voucher;

associating, by said at least one computer, said token with said prepaid voucher in said at least one [[a]] database;

receiving, by said at least one computer, a request from one of said plurality of subscriber retailers for validation of said issued prepaid voucher in response to presentment of said issued prepaid voucher from said customer to said one of said plurality of subscriber retailers, said request including said token;

comparing, by said at least one computer, said token in said request against said token associated with said prepaid voucher in said at least one database; and
validating said prepaid voucher in response to a positive result of said comparison.

80. (Previously Presented) The payment method of claim 79, further comprising:
communicating said validation of said prepaid voucher to said one of said plurality of subscriber retailers in response to said request and said positive result of said comparison.

81. (Currently Amended) The method of claim 80, further comprising:
receiving, by said at least one computer, a notification of use of said prepaid voucher from said one of said plurality of subscriber retailers in response to communicating said validation; and
indicating a redemption of said prepaid voucher in said database in response to receiving said notification of use.

82. (Previously presented) The method of claim 79, further comprising:
said order being received from said customer via a computer network.

83. (Cancelled)

84. (Cancelled)

85. (Previously Presented) The method of claim 79, wherein said issuing said prepaid voucher includes providing fields of an image of a retail gift voucher including voucher information identifying said selected subscriber.

86. (Previously presented) The method of claim 79, further comprising:
delivering said prepaid voucher to a recipient via postal service.

87. (Previously presented) The method of claim 79, further comprising:
delivering said prepaid voucher to said recipient via electronic mail.
88. (Previously presented) The method of claim 79, wherein said token comprises a randomly generated token.
89. (Currently Amended) An electronic commerce payment system comprising:
means for offering a prepaid goods/services item for a plurality of subscriber retailers to a customer, said prepaid goods/services item exchangeable by said customer for value from at least one of said subscriber retailers;
means for storing image data designated by at least one of said plurality of subscriber retailers, said image data being based upon terms and conditions specific to said at least one subscriber retailer;
means for receiving an order from said customer for said prepaid goods/services item, said order specifying a selected one of said plurality of subscriber retailers and including a payment from said customer;
means for accessing said image data to determine an appearance of said prepaid goods/services item for said selected subscriber retailer;
means for receiving said payment from said customer for said prepaid goods/services item via a computer network;
means for generating an image including said image data in response to receiving said order;
means for issuing said prepaid goods/services item in response to receiving said order and said payment from said customer, said pre-paid goods/services item including information identifying said selected one of said plurality of subscriber retailers;
means for generating a token associated with said prepaid goods/services item;
means for associating said token with said prepaid goods/services item in a database;
means for receiving a request from one of said plurality of subscriber retailers for validation of said prepaid goods/services item in response to presentment of said prepaid

goods/service item from said customer to said one of said plurality of subscriber retailers, said request including said token;

means for comparing said token in said request against said token associated with said prepaid goods/services item in said database; and

means for validating said prepaid goods/services item in response to said request.

90. (Currently Amended) An electronic commerce payment system comprising:

a computer network in communication with at least one database storing a list of a plurality of subscriber retailers;

a website in communication with said network, said website configured to offer a prepaid voucher for said plurality of subscriber retailers to customers, said website configured to receive a customer order for a prepaid voucher from at least one of said plurality of subscriber retailers and to receive payment from said customer for said prepaid voucher, said prepaid voucher being exchangeable by said customer for value from at least one said plurality of subscriber retailers;

said website in communication with said at least one database storing said list of said plurality of said subscriber retailers, said customer order specifying a selected one of said plurality of said subscriber retailers;

said website configured to cause issuance of said prepaid voucher in response to said customer order and said payment, and storage of information descriptive of said prepaid voucher in association with a token in said at least one database, said prepaid voucher including voucher information identifying said selected one of said plurality of subscriber retailers; [[and]]

a redemption system configured to receive a request from one of said plurality of subscriber retailers for validation of said prepaid voucher in response to presentment of said prepaid from said customer to said one or said plurality of subscriber retailers, and configure to communicate an indication of whether said voucher has been redeemed to said one or said plurality of subscriber retailers in said list of subscriber retailers in response to said request; and

said at least one database including voucher image data for said prepaid voucher, said voucher image data being designated by at least one of said plurality of subscriber retailers and

based upon terms and conditions specific to said at least one of said plurality of subscriber
retailers.

91. (Previously Presented) The system of claim 90, further comprising:
said redemption system configured to indicate redemption of said prepaid voucher in
response to said request.
92. (Previously Presented) The system of claim 91, further comprising:
said request descriptive of a partial use of said prepaid voucher; and
said redemption system configured to indicate said partial use of said voucher in response
to said request.
93. (Previously Presented) The system of claim 90, further comprising:
a payment system in communication with said network, said payment system configured
to approve said payment.
94. (Currently Amended) The system of claim 90, further comprising:
~~said at least one database including voucher image data for said prepaid voucher; and~~
said website configured to cause generation of a voucher image associated with said
prepaid voucher in accordance with said voucher image data.
95. (Previously Presented) The system of claim 94, further comprising:
said voucher image is associated with each of said plurality of subscribing retailers.
96. (Previously Presented) The system of claim 95, further comprising:
said website configured to receive a beneficiary designation for said prepaid voucher
from said customer and to cause delivery of said prepaid voucher to said beneficiary.

97. (New) The system of claim 90, further comprising:
said voucher image data relating to said order, said customer, and said token.